

# EXHIBIT A

## ROCKET Mortgage

1050 Woodward Avenue | Detroit, MI 48226

Christopher Baxter  
214 Harrison Ave  
Glenside, PA 19038-3904

## Loan Information

Property Address: 214 Harrison Ave  
Glenside, PA 19038

Notice Date: 03/22/2022

Hi Christopher Baxter,

You provided all the necessary information on March 16, 2022, that was required for us to review and approve you for a payment deferral to bring your mortgage current.

If you are past due, we will not proceed with any foreclosure action upon your acceptance of the offered plan. You may be entitled to additional protections under state or federal law.

If we need additional information, we will request it and provide you with adequate time to provide it to us.

**What Is A Payment Deferral?**

A payment deferral sets all or part of your past-due amount aside to be paid later. You won't be charged interest on the deferred balance. The deferred balance, as well as any outstanding fees and advances, will be due and must be paid in full as a lump-sum payment when you pay off your interest-bearing principal balance, sell your home, or refinance. We will also waive any late charges. Late charges to be waived total \$0.00.

**How Does The Plan Work?**

Starting May 1, 2022, all you need to do is make your scheduled monthly payment to keep your mortgage current. This option won't change the terms of your current loan, like the interest rate and length of your mortgage.

Please see the plan detail table below.

**Payment Deferral**

**Plan Details**

Plan Type	Payment Deferral
Planned Start Date	5/1/2022
Number Of Deferred Payments	6

**Payment Breakdown**

Monthly Payment	\$1,066.86
Principal & Interest	\$1,066.86

**Deferred Balance Breakdown**

Total Amount Deferred*	\$6,401.16
Past-Due Principal & Interest	\$6,401.16

\* Interest will not be charged on the total past-due amounts to be deferred. The payment deferral will not change any other terms of your mortgage.

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#### What Other Amounts Might I Owe?

- If there is already a principal forbearance amount that will be due at the maturity of your loan, it will still be due when you pay off your mortgage, sell your home or refinance.

#### How Will A Payment Deferral Impact My Credit?

- If your financial hardship was caused by COVID-19 during the covered period under the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"), we will continue to report you as current on your credit report.
- When your payment deferral is finalized, you will be considered current on your mortgage, and your credit score may improve so long as you make your payments on time.
- For more information about your credit score, go to:  
<https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>

#### Additional Resources

If you are experiencing a financial hardship, you may be eligible for mortgage assistance from your state's housing finance agency or other state or local government agency..

For a list of HUD-approved housing counseling agencies that can provide free foreclosure prevention and debt management information, information on state or local government mortgage assistance programs that may be available, as well as translation or other language assistance, contact one of the following federal government agencies::

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)
- For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit Fannie Mae's [www.KnowYourOptions.com](http://www.KnowYourOptions.com).

If you have any questions or concerns, please contact us at (800) 508-0944, Monday - Friday, 8:30 a.m. - 9:00 p.m. ET, and Saturday, 9:00 a.m. - 4:00 p.m. ET. You can also email us at [AccountResolution@RocketMortgage.com](mailto:AccountResolution@RocketMortgage.com).

Sincerely,

Mortgagee

John Hubbarth Loss Mitigation Officer

By:

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.

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**Phone:** (800) 508-0944

**Email:** [AccountResolution@RocketMortgage.com](mailto:AccountResolution@RocketMortgage.com)

**Secure Fax:** (877) 380-5084

**Hours:** Monday - Friday: 8:30 a.m. - 9:00 p.m. ET

Saturday: 9:00 a.m. - 4:00 p.m. ET

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**Deferral Plan Agreement**

By accepting this plan on RocketMortgage.com, you are agreeing to the terms of the deferral plan and indicating that you received the information in this letter.

1. Starting May 1, 2022, the due date of your payment will be adjusted to bring your mortgage current and waive any late charges.
2. Payments are due on the first of each month starting on May 1, 2022.
3. Payments will be made in the amount of \$1,066.86. Your payment breakdown is as follows: Principal and interest total \$1,066.86.
4. The repayment of the deferred amount will be due when you payoff your mortgage, sell your home or refinance.
5. In the event of any changes in your financial condition, we reserve the right to reevaluate your eligibility for participation in this program. Please keep in mind, your principal and interest payment will not change, but there may be a change in your escrow amounts that could result in a higher total payment.
6. Although Rocket Mortgage® has offered this plan, we reserve the right to revoke the offer at any time in the event we determine you no longer qualify. In the event this offer is revoked, we may begin or continue the foreclosure process.
7. There are no processing fees for this payment deferral.
8. If there is already a principal forbearance amount that will be due at the maturity of your loan, it will still be due when you pay off your mortgage, sell your home or refinance.

If a valuation was obtained in connection with your application, you're entitled to a free copy. Note that you may have already received it.

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